City of York Council Household Support Fund 6 Scheme October 24 – 31 March 25

- 1. York Household Support Fund 6 (HSF) is provided by City of York Council to support vulnerable households in most need of support to help with significantly rising living costs.
- 2. Grants will be provided through two routes

Route 1 - Direct payment

- Direct payments will be made to all identified Working age customers receiving Council Tax Support.
- 4. This will involve a simple information gathering process for the customer to claim their award. Customers who meet eligibility criteria will be invited to apply to provide up to date bank details in order to receive their payment.
- 5. Payment amounts will be paid directly into their bank accounts.
- 6. Recipients will receive one payment per household in to help with living costs. The payment will be as set out at Table B below and be paid in December.

Route 2 - Discretionary applications

- 7. The discretionary scheme for York residents, who are not eligible for the direct Council Tax credit, and need financial assistance to help with the rising living costs will open on Friday 1 November 24.
- Applications can be made at www.york.gov.uk/householdsupportfund
- 9. The Fund is intended to cover a wide range of low-income households in need, including
 - families with children of all ages
 - pensioners, particularly those who are no longer be eligible for Winter Fuel Payment
 - unpaid carers,
 - care leavers
 - disabled people and those with long term health conditions
 - larger families
 - single-person households
 - people affected by high rent or mortgage costs

- and those struggling with one-off financial shocks or unforeseen events.
- 10. Grants will be through a discretionary means tested application which will require applicants to prepare some financial information.
- 11. York HSF can provide assistance with
 - Food
 - Energy bills electricity, gas, oil
 - Water bills (including sewerage)
 - Other essential costs linked to energy or water
- 12. Other wider essentials on a discretionary basis, these may include for example
 - a. support with other bills including broadband or phone bills, clothing, and essential transport-related costs such as repairing a car, buying a bicycle, or paying for fuel.
 - b. Some exceptional housing costs
- 13. Approved awards for assistance with food, energy bills electricity, gas, oil and Water bills (including sewerage) will be standard amounts based on household size.
- 14. Applications can also be made for exceptional financial circumstances relating to other essentials which will be assessed on a discretionary basis. Any exceptional discretionary awards will be made on an individual basis as appropriate.

Who can apply?

- 15. The scheme is open to City of York residents who are over 16 years of age, who require urgent financial assistance over the period.
- 16. To be considered you must need financial assistance to help with significantly rising living costs and have inadequate savings to meet eligible costs in line with the scheme.
- 17. A person in need of additional support may include, but not restricted to:
 - Anyone suffering severe financial hardship
 - Someone age 24 or under with an Education, Health and Care plan

- Someone age 19 or under classed as not in education, employment or training (NEET).
- A person who has a physical or sensory impairment, learning disability or mental health problem¹.
- Elderly, frail or confused older people
- People who are seriously ill or have a severe long term health condition.
- People who are recently bereaved
- Pregnant women or those who have recently given birth
- Recently unemployed people
- Care leaver
- Those fleeing domestic abuse
- Those who have difficulty in understanding, speaking or reading English

Who cannot apply?

- 18. The following categories of people do not qualify for help:
 - a. People who do not live within the City of York Council boundaries
- 19. Assistance will be considered based on propensity to pay essential bills in line with the scheme eligibility criteria. We will use monthly expenses, liabilities and capital for your household to determine this.

How to apply

20. Route 1 - Eligible households will be identified by CYC Revenues & Benefits based on the customers Council Tax Support claim. Customers will be invited to claim for a direct payment to their bank account.

¹ The Royal College of Psychiatrists and Money Advice Trust's Debt collection and mental health: ten steps to improve recovery provides useful guidance and further definition of what constitutes a mental health problem

21. Route 2 – Residents can apply at www.york.gov.uk/housholdsupportfund

People who are not able to apply online can apply via phone on 01904 551556

Advice and support are available from advice services across the city, see www.york.gov.uk/benefitsadvice or City of York Council Benefits Advice on 01904 552044 (10.00am - 4.00pm, Monday to Friday) or email: incomeservices@york.gov.uk

What information I will need to provide

- 22. We will need to information about your circumstances and what assistance you are applying for.
- 23. We will need to ask for information and evidence to show applicants meet the criteria, such as
 - your household includes a child/ren
 - you are a person in need of additional support
 - Your household income, savings, and expenditure, including
 - Earnings
 - DWP benefits
 - Any other income
 - Readily available funds cash in hand, in the bank or building society accounts.
- 24. We may ask for further information about your personal circumstances in depth to make sure you are seeking all available support.
- 25. We will need to see evidence you are liable for costs and the amounts owed and how your utilities are paid for e.g., Pre-payment meter, monthly direct debit, and quarterly, when applying for assistance with
 - Energy bills electricity, gas, oil
 - Water bills (including sewerage)
 - Other exceptional emergency costs

How many times can I apply

- 26. There will be one application award payment per household. The funding is ring-fenced and covers the period from October 24 31 March 25
- 27. Route 1 Council Tax Credits to be made in December for period October 24 31 March 25
- 28. Route 2 Discretionary payments will be made on an application basis through from 1 November 24 31 March 25

How will awards be made

- 29. Route 1 eligible households of working age who are receiving Council Tax Support, will receive a fixed payment directly to their bank account.
- 30. Route 2 Discretionary awards will be assessed on the criteria set out. Applicants who are assessed as outside the criteria will be directed to alternative advice and support as appropriate.
- 31. Direct grant awards will be made via e-vouchers or payments will be made to the applicant's bank account.

Advice and support

- 32. Where grants cannot be awarded residents will be signposted to other advice and support. Including
 - other financial support such as Universal Credit, Council Tax Support, Discretionary Housing Payments, York Financial Assistance Scheme (YFAS)
 - Advice agencies for further information and advice, if there may be other support available or you are not seeking the support you need. For example, this could be getting you some advice and help on how to prepare an income and expenditure budget or by helping you to access more specialist support such as, for example, StepChange debt charity.

Reviews

 The whole scheme (Direct payments & Discretionary awards) is discretionary meaning that there is no right of appeal. However,

- you do have the right to a review if you are unhappy with our decision. In this case the decision will be looked at again by someone who did not make the original decision.
- 34. Where the Council cannot help it will provide you with information about other agencies that may be able to help and where appropriate, make a referral on your behalf. If you remain unhappy you can use the Council's complaints process.
- 35. We will not review a claim if the funding is exhausted, or the scheme has closed (31 March 25).